

**Remarks**

12/30/08

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Please accept the amendment to the claims, specification and or drawings.

A handwritten signature in cursive script, appearing to read 'Lee Blackman', is written over a horizontal line. The signature is enclosed in single quotation marks.

Lee Blackman



**Introduction page of Amendment**

**Supplemental None Compliance**

## Disposable Financial Tools

### CROSS-REFERENCE TO RELATED APPLICATIONS

#### U.S. PATENT DOCUMENTS

U.S. PATENT. NO. 4,594,663 JUNE 10, 1986. NAGATA, et al.

### STATEMENT REGARDING FEDERALLY SPONSORED RESEARCH OR DEVELOPMENT

This invention is not associated with any federally sponsored research or development.

### BACK GROUND OF THE INVENTION:

#### FIELD OF THE INVENTION

Present invention relates to disposable financial tools (DFT), particularly those tools that are used to access cash and credit account. More particularly, the invention relates to Disposable Financial Tools (DFT) a method and system for carrying out cash and credit transaction, without revealing the account number to the merchant or payee during a purchase or charge back transaction. Specifically to improved security for the account while carrying out transaction in person and on the Internet, creating an improved fraudulent prevention system, with out publish the account number on checks and credit cards that can be viewed.

#### DESCRIPTION OF THE RELATED ART

Many Present financial tools for example, a single like credit card, can be used multiple times, and the account number is expose to every merchant where the card has been used to carry out transaction, and A single check can be re-deposited multiple times until it is cleared. Such financial tools do not ensure safety to the account, because they reveal the account number, expiration date, name and address of the account holder to the merchants and or employees, who could reused the publish account number on the checks and credit cards. A credit card user having a subscribing account with a merchant, who wants to unsubscribe from the account and someone who is using an automatic or recurring billing method with an e.merchant, runs into problems when his credit card account is change. The merchant sometimes present the old account number and expiration date multiple times to the credit card company who then turnaround and bill the user new account number, even if the user hasn't received the new card with the new account and without the new card been activated unknowing to the account holder. They only ensure access to the account so long as the routing number (ABA) number, account number, branch number, expiration date, check number is correct, and enough cash or credit in the account to cover the transaction with a signature, fake or real. For example, no signature is required on a check or credit card transaction when making an Internet purchase or for off-line transaction, but the transaction will be approved. Even in person a credit card or check can be used with a fake signature. In such cases, the user only needs to get an approval after

processing, while the merchant only look forward to an approval and sometimes match the signature. With fraudulent check and credit card transaction, most of the time the account holder only finds out that his cash or credit has been depleted after getting his statement or get a notice of a bounce check. In many cases, the only thing that is needed is enough cash or credit for the check to be cleared or credit ~~for the~~ transaction to be approved. The safety of present financial tools like checks and credit cards are left for the account holder and payee or merchant to determine if the check/credit card is own by the payer. The account number of a check is published on the check, and a credit card carry's the account number publish on the card with the expiration date. and Sometimes invoice or receipt carries the credit card number with the expiration date when a purchase is made, making them venerable for fraud and counterfeit. Merchants have the power to enter any amount when making ~~a payment or purchase, without the account holder being present (offline)~~ offline transaction. E.commerce has made credit card and checks very venerable, increasing identity theft since becoming mainstream.

There is a need to create a more secure method and system to prevent credit card and check fraud that leads to identity theft. Using an effective system and method would prevent merchants and or payee from seeing or having access to the payer account number on a check and credit card and the expiration date on the card, when making a purchase or during a charge back transaction.

#### BRIEF SUMMARY OF THE INVENTION:

It is an object of the invention to provide a method and system for implementing Disposable Financial Tools (DFT), with cash and credit accounts that would eliminate fraud associated with identifying the prior art to and enhanced performance of fraud protection. The invention also comprised of a method with that ~~has a single~~ unique working life exit (drone) numbers and access to a fix/limited and or unlimited amount of cash or credit in an account. When used to make a purchase, it cannot be reused ~~for another purchase and~~ or redeposit unless the working life is extended by the issuer or processing network (DFT), because the Drone/exit number ~~it carry's~~ drop off and die by been place in an inactive mode. Another A method of the invention implementing such a system includes providing at less an additional two sets of numbers, a central number (public key/ queen number) and a secondary number (~~one~~ Drone/exit number) when using multiple account issuers. The drone and queen number together forms a bundled number. Drone and bundled numbers are place on check style formatted card, and work together or with an ID number for identifying a portable remote electronic financial apparatus with or housing the Drone/exit, check and or bundled numbers. The portable remote electronic apparatus also house an electronic book (electronic check book apparatus/remote electronic check book) with electronic check and a electronic web card. When the queen (Q) number and ~~one~~ Drone (D) numbers (bundled number) integrate or come together to carry out a transaction on the IEI (DFT) network, by been exactly in accordance or matching the two sets of numbers (bundled number) or the drone number with those on the private (DFT) network or instant enhance Internet network (IEI network), if approved when process on the private (IEI/DFT network): the customer checking or credit card account number provided for billing and transaction amount or drone number, transaction

amount it and account number would merge into the banking system, then move on to a the merchant guarantee processor for a second approval or processing approved. The ~~gone~~ used drone (exit number) is automatically altered and lock on the private (DFT) network in an inactive mode blocking it from reentering the IEI/DFT network and or banking system network after gaining access, process and approved on the private/iei network, in order to prevent a DFT with the same exit (~~Jone~~ Drone number) from gaining access to the banking system network again. The exit (Drone) numbers are altered or drop off and or die (in active mode) as a built in safety, whenever the exit (~~jone~~ drone) numbers are in accordance/same with or marching the routing (ABA) number, account number, or PYN (payment number) and other secondary numbers (ATV, Sleet number) that are on the Iei network and or in the banking system. DFT does not carry an account number unlike checks and credit card. It carry's a ~~public-key~~ central number (Queen/Q number), ~~Not all~~ because the DFT Drone/Exite number is unique specific in its transaction, its the has-a single working life has the capability of architecture for specific usage when making a purchase and or used in the form of a ticket/pass. Financial tools that reduced fraud and financial terrorism or identity theft. Financial tools for making purchases, without the an account holder worrying about someone stealing his accounts number or assuming his identity. Disposable financial tools method and system is effected by customer and merchant establishing an account with the issuer of disposable financial tools. Transaction is carried out manually by entering user name, address and drone or bundled number from a check style formatted card or a remote electronic financial apparatus. Automatic transaction is carried out by scanned or swipe user card and using a remote electronic financial apparatus/ portable remote electronic financial apparatus. The apparatus is turned on and point towards a payment gateway at check out, capturing the RFID/infrared signal from the payment gateway reads automatically displaying a light or word ready/set. User/customer would press pay/send button, to submit the encrypted drone or bundled number and apparatus ID number onto the payment gateway reader. Who then send it onto the private/ DFT network database for approval, if approved, the private/ DFT network send the user drone or bundled number with his checking or credit card account and the transaction amount or other financial account number to the merchant bank (banking system), without revealing the account number to the merchant or payee during a purchase or charge back transaction. DFT is charge back by entering the drone or bundled number with the option of the approved number. The check style formatted card or financial card and the remote electronic financial apparatus has the capability of carrying the Caribbean countries flag(s) and or Caricom countries flag(s) in paper, plastic and or electronic form. The DFT card(s) is/are not limited to a single drone or bundled number on the/a card(s). DFT system comprised of a computer network having payment gateway entry points, that allows a user to access the system with Drone (exit number), and or bundled number that is in active mode on the system, without logging to the user account; database for depositing and or holding user drone and bundled numbers, establish financial number, encrypted software, system operating software and software associated with a user portable remote electronic financial apparatus.

The foregoing and other objects, features, and advantages of the invention are now apparent from the following, particularly those descriptions of preferred diagrams of the invention as illustrated in those accompanying drawings.

#### BRIEF DESCRIPTION OF THE DRAWING:

Figure: 101 show a front view of a sleek check with the holder and Issuer name. ATV #, space for placing Ads, and Sleek check stub.

Figure 102: shows a back view of a sleek check with space for Ads, payee name, memo, and authorized signature, Issuer name and address, Sleek check web address, expiration date and a magnetic strip covering the routing (ABA) number, branch number, with PYN/USFIN optional, ATV, and Sleek/check number.

Figure: 103 is showing a Sleek check receipt after a transaction is completed and approved.

Figure: 104 is a front view of a Sleek card, where third party logo and other drawing will be place.

Figure: 105 is a view of an illustrated primary holder Sleek card (Sleek P) appearance with a card number that has nothing to do with the transaction. But for end user use only (optional).

Figure: 106 is an illustrated front view of a Sleek –G for placing Companies Ads and other drawings.

Figure: 107 is an illustrated diagram showing a front view of a Sleek –G (sleek card gift card), with a space for ~~the~~ reception/acountholder to write his reception name as the payer and sign as the authorized signature on the card.

Figure: 108 An illustrated diagram showing a Sleek card receipt after a transaction is process and approved.

Figure: 109 is a diagram showing an IEIcard with its Queen and Drone number.

Figure: 110 is an illustrated diagram showing how the IEIcard looses its ~~Jones~~ Drone (exit) number. Figure: 111 is a diagram showing a web template/payment gateway with a \$50 purchase.

Figure: 112 is an illustrated diagram showing an IEIcard web template/payment gateway for prospective buyers.

Figure: 113 Shows a web template after submit or pay is click on a payment page (gateway).

Figure: 114 Illustrates a payment and none payment gateway with a bundled number.

Figure: 115 Shows an illustrated diagram of a double processing system for drone and bundled number.

Figure: 116 Shows a simple remote financial apparatus.

Figure: 117 Shows an Iei multipurpose portable remote electronic financial apparatus.

Figure: 118 Figure: Shows an apparatus payment gateway for drone numbers.

Figure: 119 Shows a diagram illustrating an Iei payment gateway using bundled numbers.

## Replacement Sheet:

Figure: 101. Check stub tear off here A Front view of a Sleek Check optional

ATV# 342 3113 Date _____ \$ _____ Payee _____ Memo _____  Sleek Check #: _____ www. Sleekcheck.com Sleek Check 4.0 Stub	<div style="border: 1px solid black; border-radius: 50%; width: 150px; height: 150px; margin: 0 auto; display: flex; align-items: center; justify-content: center;">             Sleek Check 4.0           </div> Space for placing 3 <sup>rd</sup> party Ads  Issuer name John Doe ATV# 342 3113 © 2003 Blackman All rights Reserved.
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Figure: 102. A Back view of a Sleek Check.

Sleek or Check number

Optional

Space for placing 3 <sup>rd</sup> party Ads  John Doe Payee/Pay To: _____ \$ _____ _____ Dollars Memo: _____	Date: _____ <div style="border: 1px solid black; padding: 2px; display: inline-block;">Sleek #:5177</div> Issuer name 123 W3088 St. N.Y, N.Y 11236 Powered by BB Bank NY, NY 10001 Expired 3/30/99 © 2003 Blackman All Rights Reserved.
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Authorized Signature Void/used <input type="checkbox"/> ATV # 342 3113 Activate@ www. Sleekcheck.com	Void if Altered
---------------------------------------------------------------------------------------------------------------	-----------------

321075	622011	233	342 3113	5177
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Insert this way

Routing (ABA) #    Branch    Q/PYN#    ATV number    Sleek/check number

Under a sleek check magnetic strip

## Replacement Sheet:

## A Sleek Check receipt:

Figure: 103.

Wolfx Check Inc	License #876
John Doe	
Date: 3/3/99	Total
Approved # 2362	\$ 229.67
Sleek / Check: # 5177	
<hr/> Payer Signature I accept the terms of the agreement © 2003 Blackman All rights Reserved.	

Figure: 104. Below is a front view of a Sleek -P.

<p>Sleek card</p> <p>Ads from Sleek card or 3<sup>rd</sup> Party logo and other drawing will be placed here</p>
-----------------------------------------------------------------------------------------------------------------

Figure: 105.

Below is a back view of a primary Sleek Card

optional

Card #  
Optional

Issuer Name 5177  Expire: 1/01/00 ATV#: 213 517 7850 Activate@ www. Sleekcard.com © 2003 Blackman All rights Reserved.	John Doe  Authorized Signature  Used/void <input type="checkbox"/> Void if Altered	optional Sleek Card - P Logo
205601 622011 213 3423113 5177		

Magnetic strip, with routing (ABA) number, branch number, Q#, ATV and Sleek number



## Replacement Sheet:

Figure: 106.

Below is a front view of a Sleek Card gift card (Sleek G).

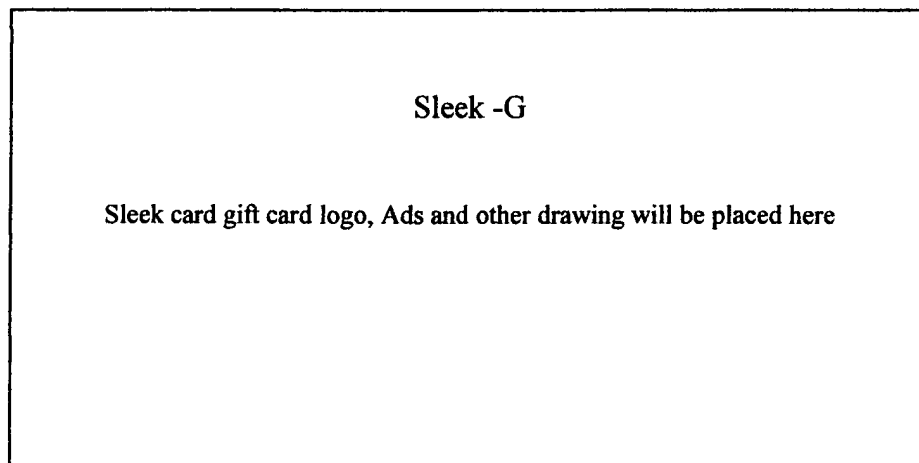


Figure: 107.

A back view of a Sleek Card gift card (Sleek G).

The back of the card contains the following information and fields:

- Optional** (with an arrow pointing to the Sleek Card-G Logo): A circular logo with the text "Sleek Card-G Logo".
- Issuer Name**: John Doe
- Do not Excide \$**: 50.00 (in a box)
- Payer Name:** [Empty box]
- Used /Void**: [Empty box]
- ATV#:** 3423113
- Expire:** 1/01/00
- Authorized Signature**: [Empty line]
- © 2003 Blackman All rights Reserved.**
- Void if Altered**
- Magnetic strip** (with an arrow pointing to the bottom of the card): A horizontal bar containing the numbers 205601, 622011, 213, 3423113, and 5177.
- Routing (ABA) #.**: 205601
- Branch #**: 622011
- Q/PYN #**: 213
- ATV #**: 3423113
- Sleek number**: 5177
- Optional** (with an arrow pointing to the Q/PYN # field)
- Payer or gift recipient name optional.** (with an arrow pointing to the Payer Name field)

## Replacement Sheet:

Figure: 108.

A Sleek Card receipt after a transaction is process and approve:

Optional →

Wolf Check Inc	License #876
John Doe	
Date: 3/3/99	Total
Approved/RF # 2362	\$ 229.67
Sleek: P/G: # 5177	
_____ Payer Signature	
I accept the terms of the agreement	
© 2003 Blackman All rights Reserved	

Figure: 109. Below is a front view of an IEI Card.

optional → John Doe

bundled number Q & D number → 213 5177

<div style="border: 1px solid black; border-radius: 50%; padding: 5px; display: inline-block;"> <b>IEI Card</b> </div>	
<b>Issuer Name</b>	
Expired 1/01/00	Payee name: _____ \$ <input type="text"/>
↑ Expired Date optional	Payee License: # _____ ATV #:342 3113
© 2003 Blackman All rights Reserved. Used/Void <input type="text"/>	

Figure: 110. A view of an IEIcard when it looses its Drone number every time a transaction occur

Queen # 213
Drone #: ↓

**Replacement Sheet:**

**Figure: 111.** Showing a payment gateway with a \$50 purchase waiting to be submitted or cancel

R F: 2210	Total: \$50.00
<input type="button" value="Cancel"/>	<input type="button" value="Submit"/>

Press Submit to purchase or cancel, to cancel your order.

**Figure: 112. An IEICard web template (payment gateway):**

Account type: Saving ☐ Credit Card ☐ Checking ☐ Account Type Optional

Enter Bundled Or Drone Number:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Payee: # 876 View Seller or merchant License number and Info:

IEI: ☐ Drone Number: ☐ RF/ P O: 2210 Optional

ISP: ☐ 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Expire: Charge my account: \$ 50 for the above licensee

Date: 2/99

### Expiration date is Optional

## Replacement Sheet:

Figure: 113 Shows an Iei EDC software payment template (gateway).

Payee/merchant License/ID number → Payee: # 876bc6

Q number optional → DFT  
Q#: 213

IEI CARD

Enter Drone (D) or Exit Number

An entered D # → 5177

\$ 50

IEI ☐ Check ☐ Cancel Submit/send

ISP ☐

Figure: 114 Shows an Iei payment gateway template where a user choose the type of payment.

Payee/merchant License/ ID number → Payee: # 876bc6

End user name optional → Enter Name:

optional →

IEI CARD

Enter Drone (D/E) or Check Number

Entered bundled or drone number → 213 5177

Check ☐

IEI ☐ Cancel Pay/send

ISP ☐

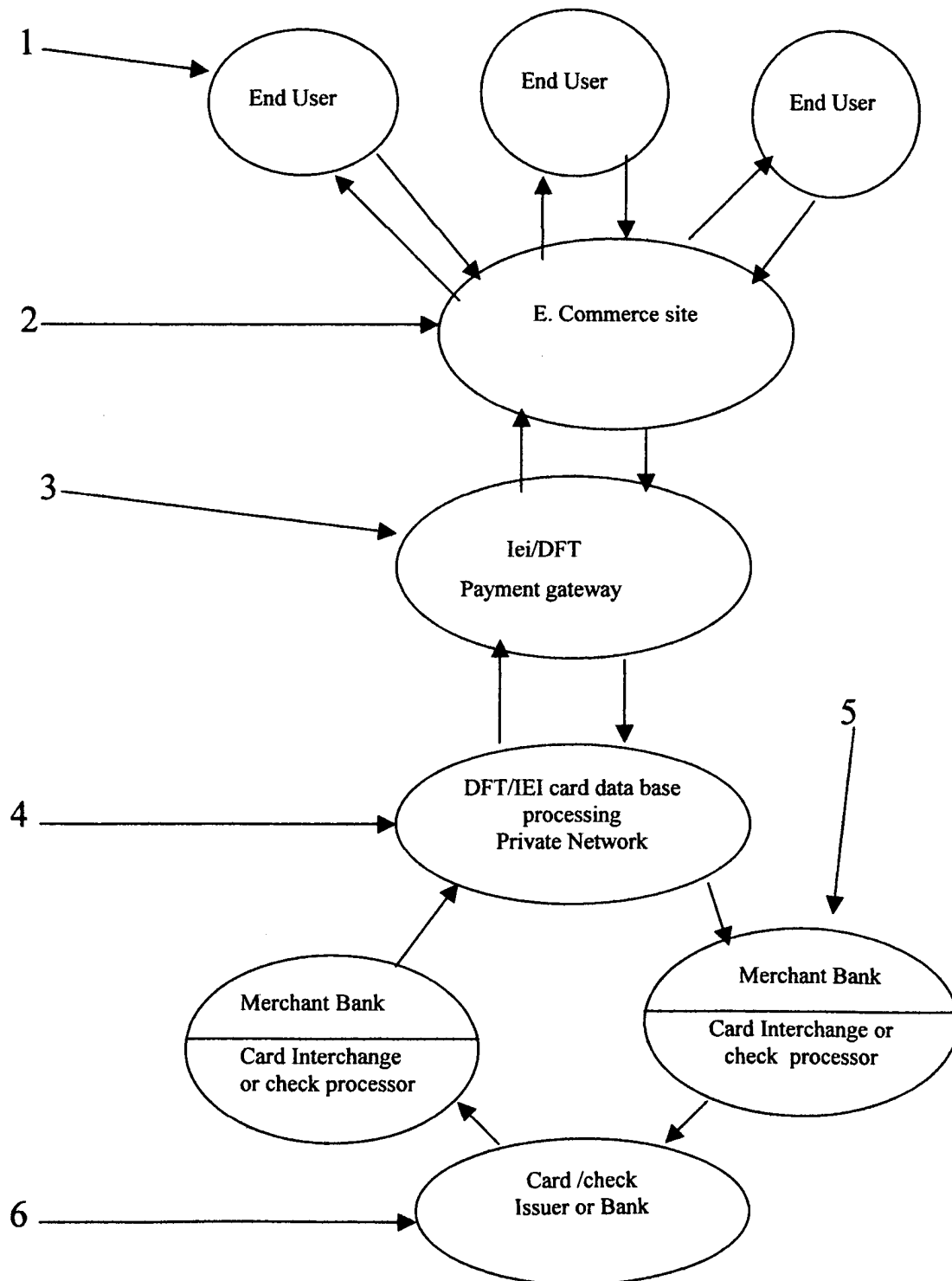
\$ 50

Unique Drone/check (Exit number)

A 3 digit queen (Q) number assign to an issuer bank/lender.

## Replacement Sheet:

Figure: 115 Shows an illustrated double processing diagram for Drone and bundled number.



## Replacement Sheet:

Figure: 116 Shows a simple remote financial apparatus carrying Disposable Financial Tool (DFT).

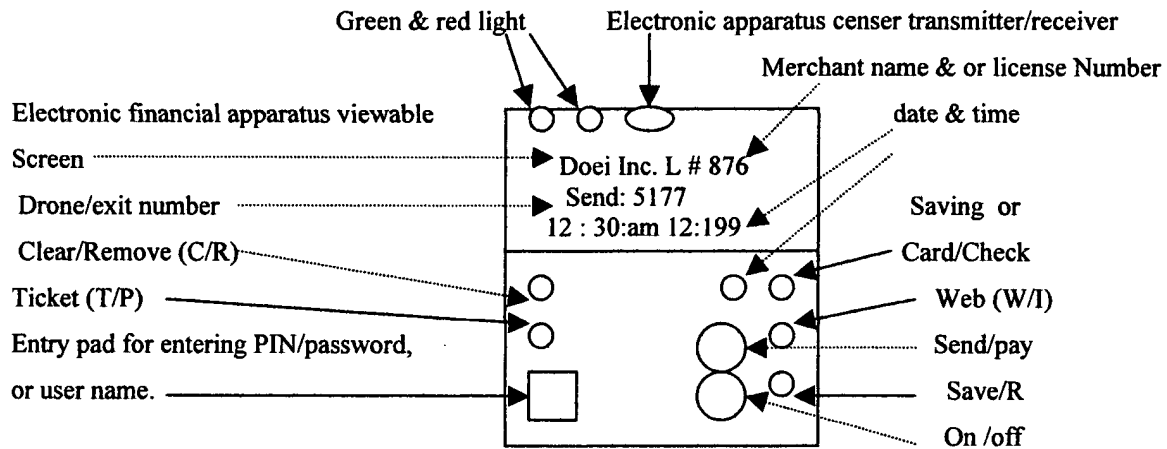
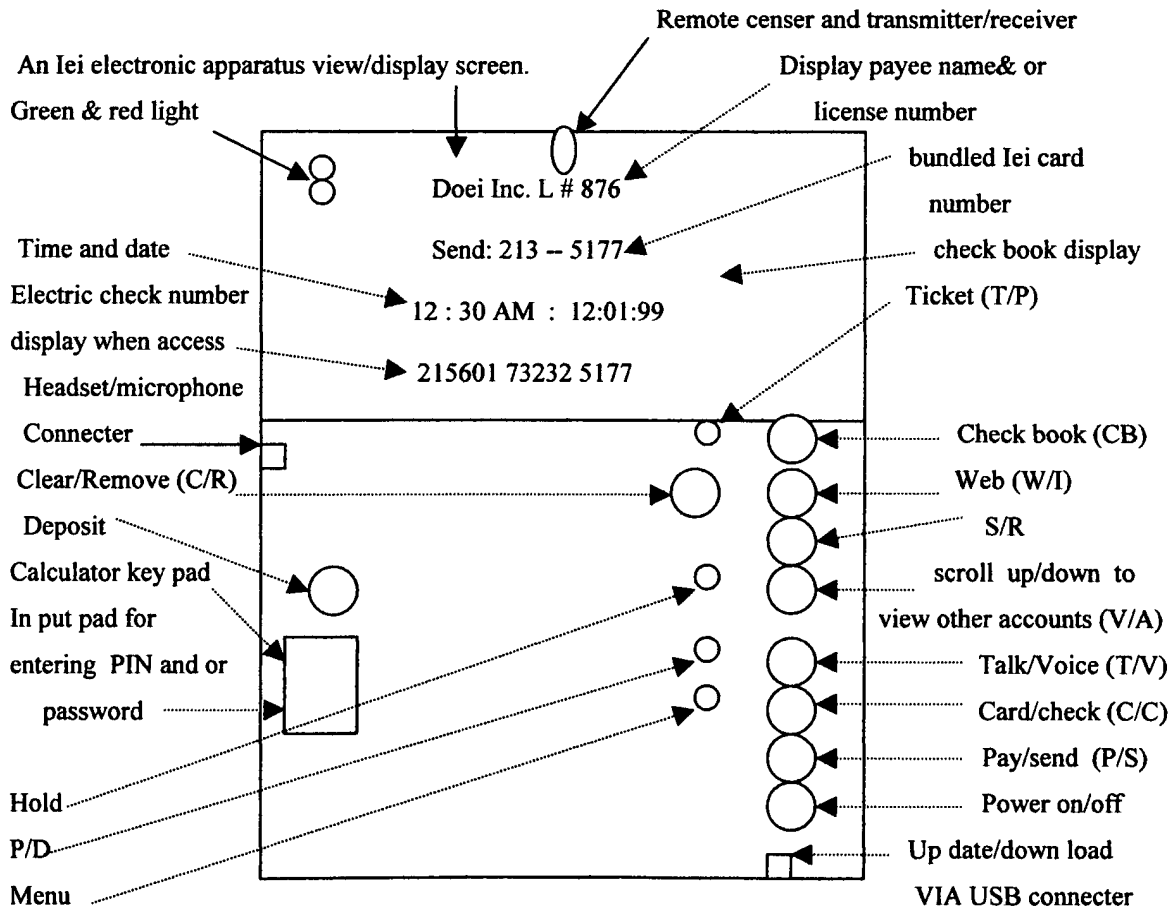


Figure: 117 Shows a portable financial multipurpose electronic apparatus.

Drone number display



## Replacement Sheet:

Figure: 118 Shows a diagram with an Iei payment gateway using a single issuer.

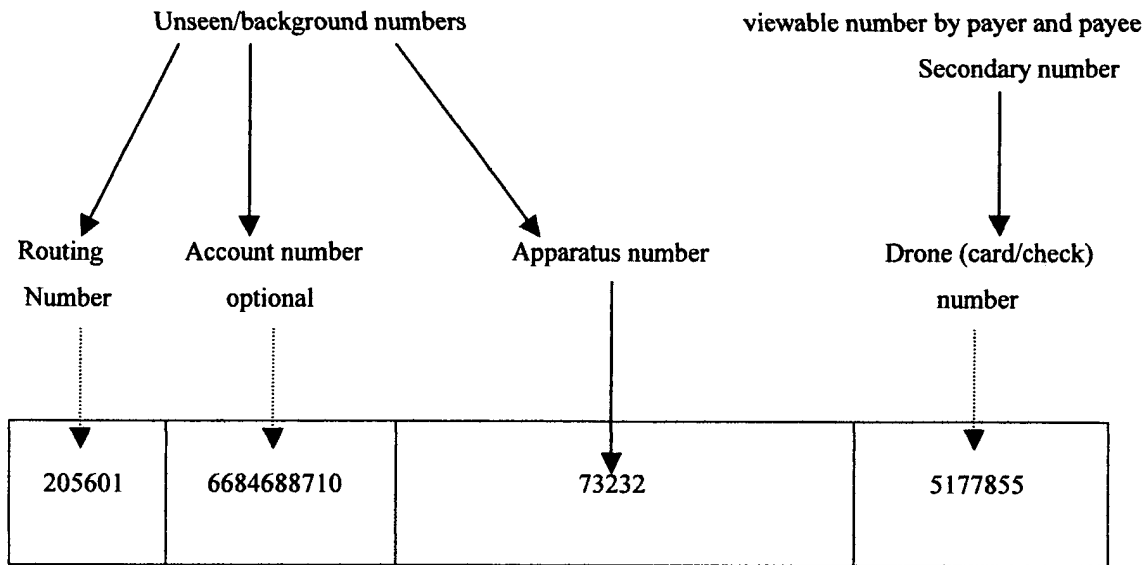
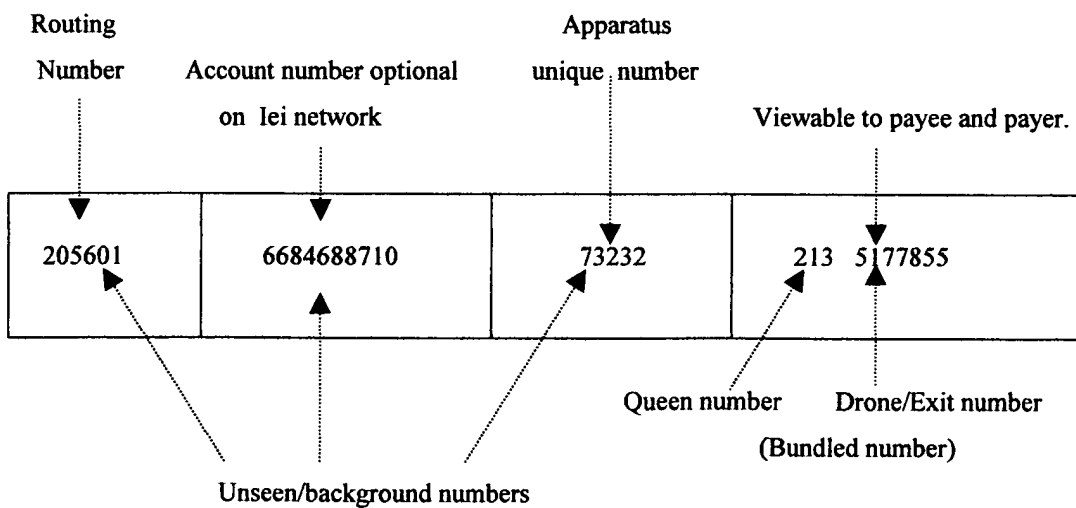


Figure: 119 Shows a diagram illustrating an Iei payment gateway using multiple issuers.



# DETAIL DESCRIPTION OF THE PREFERRED EMBODIMENT:

Now referring more particularly to the drawings, indicating the parts and structural features in the various diagrams. Provide full description to any person skilled in the art to make and used the invention, and sets forth the best models contemplated by the inventor to carry out the invention.

~~a method and system for implementing Disposable Financial Tools (DFT) comprised of using a method with access limited to a single a central number and or secondary number, a payment processing system including payment gateway, and or payment register, a check style formatted card system and method, check style formatted can also be in an existing chip imbedded in/on a card, and or in/on a portable remote electronic financial apparatus, portable remote electronic Web card and on an electronic checkbook with a hibernated personal organizer/date book and or other devices: secondary numbers have having unique working life in cash, check, saving or credit account and or other financial account: when used to make a transaction, they cannot be reused or redeposit. But Not all DFT have a single unique working life when making a purchase; the secondary (exit, sleek/check) numbers are automatically altered or lock and exile from future active duties on the lei network and or banking system network, after gaining access, process and approved, in order to prevent a DFT with the same number from gaining access to the network(s) again. The secondary numbers drop off and die as a built in safety, whenever the exit/check numbers on the lei/banking network are marching the routing number (ABA), and or number PYN/USFIN, secondary numbers, ATV and sleek number that are on lei network and or in the banking system as a controlled function or system. The exit/secondary number has a unique one time access per transaction. DFT does not carry its account number on it, unlike conventional checks and credit cards.~~

Fig: 101 show a front view of a sleek check with the user check stub and activated number. DFT come in 3 flavors, sleek check (check), Sleek Card and IEIcard.

Fig: 102 shows a back view of a sleek check that illustrates the diagram of the present invention. The routing (ABA) number, secondary number and or PYN, ~~sleek number~~ and the ATV number are hidden under most of the DFT magnetic strip. ~~But carries a unique number called a sleek number.~~ DFT is used in person, on the Web and with Telemarketers 24x7 anytime universally. ~~DFT come in 3 flavors, sleek check (check), Sleek Card and IEIcard.~~ DFT can be activated. To activate a DFT, the payer can use a CUPM, ATM, phone or the web and enter his PYN/USFIN, ATV number, Pin number and amount, or enter the ATV number, PIN number and the cash amount written on the sleek check or amount needed to be activated, then press enter. If it is successful, you will hear or see the amount e.g. \$50 is activated/approve on PYN/USFIN or Activated number (ATV # 413 614 3920). PYN: payment number is a personal payment number/PPN. It's a universal financial identification number (UFIN) that identify an individual anywhere in the world using a Credsub or DFT.

Sleek Check (midget check): Is a none-deposited disposable electronic check (NDDC) or advance check (Avycheck). It is a check and credit card look-alike. ~~Figure: 101 show a front view of a sleek check. Figure 102: shows a back view of a sleek check.~~ The Check is used for making purchase or payment in person or on the web as a web check with merchants. And can also be architecture to pay an individual. Sleek Check



carries a unique or special number called a sleek number. The number does not followed in ~~the~~ numerical order unlike conventional check numbers e.g. 1102,1103, 1104 or numerical order. But can be optional if using conventional check numbers. ~~See~~ At the bottom of figure: 102. The ATV number and Sleek number are always different on every Sleek Check.

How does it work: Sleek check work 50% like a check and 50 % like a credit card and comes in paper, plastic card and on a potable electronic apparatus. The payee does not endorse it unlike a conventional check. To make a purchase, the payer will write the date, payee name, total amount of the purchase in figures or both figures and words, then sign his name on it, then tear it off ~~and give it~~ to the cashier. (Works like a check). The cashier will swipe or scanned the magnetic strip into the CUPM (Convenient Universal Payment Machine) or credit card machine then press enter. (Works like a credit card). Then enter the amount written on the Sleek Check and press enter. That would automatically send the information scanned from under the magnetic tape and the amount entered to the merchant check processor (merchant bank check processor) for the check to be process instantly. Depending on the version if the cashier gets an approval, the payer signature would automatically retrieve from the Check issuer electronic database, where it had been stored during the application process, and appear onto the check issuer (bank) check image to stored as future record (optional) depending on the Issuer.

Fig: 103 A ~~receipt will be printed~~ receipt with the merchant name and license number, approval number, payer name, ATV#, date, Sleek/check number, PYN and the amount that is written on the Sleek check for the payer to sign. After the transaction is completed, the merchant (cashier) will place a mark in the void/used box on the sleek check, then give the payer back his sleek check with ~~Both the merchant and payer will keep~~ a copy of the receipt. ~~See figure: 102 and 103~~ The payer will write the ~~check~~ sleek number from the receipt unto his sleek check and check book.

Fig: 104 a front view of a Sleek card, where third party logo and other drawing will be place by the Issuer.

Fig: 105 is a back view of an illustrated primary holder Sleek card (Sleek P) appearance with a card number that has nothing to do with the transaction. But for end user use only (optional). Sleek card: Is a disposable financial card that is integrated or link direct to your cash or credit account. It is used for making purchase in person only and comes in two (2) flavors, Regular or Primary (sleek P) and Gift card (sleek G). Sleek card may carry's an expiration date, but the date ~~can be optional as~~ is not part of the transaction. The date is used to reminds the cardholder that his card will be expiring at a given time. The Sleek-P and Sleek-G carry's the account holder's name, but can be optional. ~~But~~ The account holder is required to write the recipient name and amount on the Sleek-G, not the issuer. As seen in figure: 104 and 105 for a front and back view of a regular (Sleek -P).

Fig: 106 is an illustrated front view of a Sleek -G for placing Companies and or third party Ads and other drawings.

Fig: 107 is an illustrated diagram showing a ~~front~~ back view of a Sleek-G (sleek card gift card), with a space for ~~the reception/accountholder~~ to write his name or reception name as the payer and sign as the authorized signature on the card. ~~Figure: 106 and 107 show a front and back view of a Sleek Card gift card~~

(Sleek-G). Sleek card Gift cards are given as gifts to friends and family. The account holder will write the name of the gift card reception as the payer's name, the amount of cash or credit the card will have access to from the accountholder account, e.g. \$50 in the box next to do not excide or pay exactly. ~~See figure: 107.~~ The accountholder has to activate the dollar amount (\$50) with the sleek card gift card number, using a phone ATM and or the internet Sleek card Gift cards is pre issued by the account issuer to the account holder, who then issue or reissue the card to a reception or third party. The account issuer (DFT) would pre issue each financial account with at least one gift card to the accountholder. The person receiving the Sleek-G will write his signature next to authorized signature. A Sleek-G may have up to 5 usages maximum on a single card is used until the value is used up without any penalty added for none usage and comes with a pre value amount set by the account issuer and in blank form or without a dollar value amount added to the card. Whenever a Sleek-G is used, the cashier/merchant will see the balance and or amount that has been used or amount the card have access too and how many times it has been used.

How does Sleek card work: To make a payment or purchase, the cardholder will sign the card on the authorized signature line in front of the cashier and give it to the cashier. The cashier will swipe or scanned the card into the credit card machine or CUPM and press or touch enter, sending the banking information to be process. Then enter the total amount of the purchase and press enter.

Figure: 108 An illustrated diagram showing a Sleek card receipt after a transaction is process and approved. The cardholder ~~to would~~ sign the printed copy and or both him and the merchant will keep a copy. The primary account holders name is optional See figure: 108. The card is given back to the cardholder. If it is a sleek-G, the cashier can ~~check see~~ the available balance automatically amount the card have access to by subtracting the amount the card had has written on it or access to, from the amount written on the card, and how many times the card has been used, by scanning the information under the magnetic strip, then pressing enter twice to send it to be process. The receipt also has the payee/merchant license or registration number.

Fig: 109 is a diagram showing an IEIcard with its Queen and Drone number. ~~The Queen number is made up of the Routing number and PYN. The Drone number is an Serial or an ATV exit as a bundled number with its first 3 digits/Q number representing the Bank (issuer), and a drone number, the said iei card is not limited to carry a single drone or bundled number. The card also carry payer name, space for licensee number and a used/void box to be check or mark after the card has been used.~~ IEIcard: Is an Internet payment card (IPCard) ~~See figure: 109.~~ It is used for making payment and purchases on the web and with Telemarketers, without the end user revealing his account number to the seller. It comes in two flavors, regular (IEI card) and ISP. ISP is used for Internet service payment. There are four ISP cards in every IEIcard pack. The cards are use for quarterly billing or 3 months billing. Every time one is used, the holder is automatically billed three times, for the same amount. An IEIcard use a Queen and or Drone number. Regular IEICards ~~in check/card style format~~ are in check style format card and are used for general purchases on the web and in person. when using an electronic apparatus The IEI/DFT card is also used for purchasing or refilling ticket, cards and or pass, by adding monetary value to a tait ticket, metro card,

Governemant pass, card or other pass/ticket that already been used; by entering the ticket number(s) and expiration date VIA the Web. The IEICard is charge back by entering the bundled or Drone/check number with the amount and or approved number as an option.

Fig: 110 is an illustrated diagram showing how the IEIcard loses its Jones Drone (exit) number every time a transaction is completed using an EDC software and without an EDC software. Such process is unseen/unviewed by the merchant and payee.

Fig: 111 is a diagram showing a web template/payment gateway with a \$50 purchase and a purchase order (reference) number waiting to be submitted/cancel by purchaser to IEIcard system/gateway or Lender for processing. How IEIcard works: To make a web purchase, the cardholder would choose the items and submit them with the total cost e.g. \$50, and the payer name and address to the seller web site. The total cost will pop-up again on a new page with or without a purchase order or reference (RF) number e.g. 2210, total amount, with the words cancel and submit.

If the transaction is approved a receipt will be printed for see figure 111:

Fig: 112 is an illustrated diagram showing an IEIcard web template/payment gateway for prospective buyers to fill out when making a web purchase. Prospective buyers purchaser can check or view the license or registration number of a seller or merchant, to see if he is licensed or register with Disposable Financial Tools (DFT) Network, before making any purchase and or other form identifying the merchant or seller on Iei/other payment gateway, phone number and address of the licensee; and or check the authenticity of the license and or ID number of the merchant on the Internet. A merchant has the capability to choose the license and or other form to identify them on IEI payment gateway or network, using numbers or combination of letters and numbers to obtain said license/merchant ID and or have the license merchant ID (LMI/LMID) assign to them. When using a portable remote electronic financial apparatus or electronic web card and W/I button is press or touch; it displays the Web card number (bundled, drone or exit number) on the said apparatus view screen, for the end user to enter it on the IEI payment gateway or register. The cardholder will press submit to submit the total purchase e.g. \$50, to the IEICard web template or payment gateway after entering the Q and or D/E number.

Fig: 113 Shows a web template after submit or pay is click on a payment page (gateway) and an end user electronic data capturing (EDC) software has been stimulating, and capturing and then sending his /user Queen (Q) number unto such page the payment gateway automatically in a particular manner, in order for the end user to enter only his Drone (Exit) number manually and follow the rest of the prompt(s) that accord thereafter. As seen in Fig: 112. user/he will enter the, Queen number, and or Jones number and choose the type of card and or account when using a single set of DFT with multiple accounts; then press submit to integrate the two numbers as a bundle number, which would then merge or link to IEI network and then onto or with the banking system. As seen figure: 112 and 113. The \$50 is not up-loaded by the merchant for payment unlike conventional credit card. The payer himself is makes the request to his account issuer to charge and or transfer the \$50 from his account to the Licensee or merchant account

unlike cash transfer transaction. The account issuer will honor the request by the account holder by moving e.g. \$50 into the merchant bank account or the amount submitted by the payer.

Fig: 114 Illustrates an Iei/DFT payment and none payment (ticket) gateway with a bundled number, that can be used with or without an end user EDC software stimulus on a Web enable equipment, PC and or portable electronic financial apparatus. By choose the type of card/check and enter Drone/check, other number or bundled number that carry's at less 3 - 4 digits identify the issuing bank/Lender and or other account on IEI network and or banking network, which would automatically become a Queen number and the rest of the numbers would be Drone/check number (exit number) of the bundled number. Depending on the version, an end user would use an electronic dater capturing (EDC) software residing on a web enable equipment or PC, stimulated when IEI Card logo is click, press or touch as a choice of payment on a Web site. End user would have it easier by enter only his Drone number (exit number) to complete a transaction as seen in figure: 113. Using a private network (IEI network), such network issue a set of numbers (Q/queen numbers) in the range of or about 3 to 4 digits other than the routing number or ABA number that a bank already has. The numbers are to identify the Banks/lenders on the IEI networks only, because IEI card does not carry a routing number unlike conventional check or credit card. Example #213 as shown in figure: 114 as part of the (bundle number), with the exit number 517 7855; in figure: 114, when submit and or pay has been click, the first 3 or 4 digits (Q number) representing the issuing bank or lender in the bundled number, would stimulate the issuing bank or lender routing number on IEI network causing it to integrate with the account number and user name in the data base, and user name it that has been ending entered with e.g # 517 7855 (exit number). If approved the user name, financial account number used to establish or open the DFT account and transaction amount would then merge onto into the banking system/network. The 3 or 4 digit Q number from the bundled number does not go into the banking system, but can be optional depending on the bank or lender issuing the financial account. A bank may or may not allowed a Drone number to enter the banking system. After the transaction is completed the payer will write the payee name and licensee number on his card.

Fig: 115 shows an illustrated diagram of what take place with Disposable Financial Tool doubled processing system. Number 1 show users/customers making a purchase at an ecommerce site, number 2 is an E. commerce site that link to an Iei/DFT payment gateway, 3 is the Iei/DFT payment gateway where the user/customer enters his drone or bundled number, 4 is DFT/Iei (private) data processing unit or data base which that process every drone and bundled numbers entered on the DFT/IEI network checking for authenticity, if the entered drone or bundled number is ok or approved by the DFT/IEI network. The DFT/IEI network would automatically send the customer establish financial account number or financial account number that establish the DFT account to the issuer merchant bank with the amount of the transaction for processing and billing into the banking system or integrate the financial number with the drone/exit number and transaction amount and send it along to number 5 which is the merchant bank, who then send it into the onto number 6, which is the card Interchange or check processor who would send it along to number 6, which is the card/check issuer or bank. If the establish financial account is correct and

there is enough cash or credit in the user account the user would get an approval. If some of the information is incorrect, user gets a denial. Both denial and approval notice would travel back through the processing network chain starting from the card/check issuer up to the merchant bank to the end user entry point. Charge back: IEICard is charge back by entering the bundled or Drone/check number with the amount and or approved number of the transaction as an option.

~~IEI card issued as an independent or unique standalone system, when end user submit a Drone/check number, bundled number and amount, they integrate with the apparatus number, and or account number and issuer routing number that is hidden in the background that is unseen or unnoticed to the merchant and end user on IEI network, they would then merge into the banking system. See figure 115 payment gateway.~~

~~Charge back: IEICard is charge back by entering the bundled or Drone/check number with the amount and approved number as an option. Disposable financial tools (DFT), has the capability to be added to/on conventional checking system/check. By placing Bundled and or Drone number on conventional check. But the Bundled and or Drone number will be entered manually on Iei payment gateway and or other gateway, from paper/conventional check, to carry out internet transaction without using the account issuer/bank web site as a payment gateway and or an entry point to a payment gateway.~~

~~Telemarketing purchase: the cardholder will give his name and address, queen number and or Jones number and ATV number to the merchant. After the transaction is completed the payer will write the payee name and license number on the used card. The Telemarketer will receive payment by entering the Queen number and or Drone number, and ATV number through a web portal. The Queen number is made up of the Routing number (ABA) and PYN. The Drone number is a Serial or an ATV and card number (secondary number). Disposable financial tools (DFT) are distributed in a check style formatted card system, in an existing chip imbedded in/on a card, and or in/on a portable remote electronic financial apparatus, portable remote electronic Web card and on an electronic checkbook with a hibernated personal organizer/date book. The menu button is press/touch to access the hibernated personal organizer. See~~

Fig: 116 is a simple portable remote electronic financial apparatus carrying embedded unique financial numbers for credit card, Web card, check book/check numbers and or other account numbers; when using use as a digital portable electronic apparatus (electric Web card) and the device is turned on, depending on the type/version: end user would choose the payment method by pressing/touching card/check, W/I or any add on button e.g. (Metro card, passport, ticket, driving license ect.). To display the secondary number or number for the specific account on the apparatus display/viewable screen. End user will enter the displayed secondary number (Drone/exit, check and or bundled number) manually from the apparatus displayed screen unto the Iei payment gateway on the Web with an amount or without an amount or would press or touch the pay/send button, to send or submit the encrypted check/check number and or card/Drone and or bundled number to the payment gateway during in checkout, when making purchase in person; when using in none financial related activity would touch or press send/pay to send the Drone (check/card) number and or related account number to the iei payment gateway and or other none financial related gateway as shown in figure: 114.

Fig. 117 Shows an Iei multifunction remote apparatus outside mechanism make up, that can be imbedded/implanted in various design and shape of every day consumer goods (e.g. cell phone, key shape, and other gadgets ect.) with a censer, transmitter/receiver, the time and date and other spaces for added extra feathers. Apparatus work in a remote function sending the secondary numbers unto the specific gateway. Such device has a two at less a two way communication (transmitter and receiver). The device is pointed/displayed towards a payment gateway at check out, capturing the RFID/infrared signal from the payment gateway or the payment gateway reads the drone/bundled number under black light and or under none black light from the said apparatus, the device may indicates by displaying a light or the word logon, ready/set. End user will press or touch the pay/send button, to send or submit the encrypted check/check number and or card/Drone and or bundled number to the payment gateway. End user will has the capability of entering the total amount purchase on the said device apparatus/electronic check (E.check) and or touching/pressing save or (S/R) to record the transaction, and or send/pay (S/P) button to send the check number, amount and signature and or Drone/exit number onto the payment gateway. After the device sends the Drone/exit, check number to the payment gateway, the purchase amount would automatically send back remotely onto the said apparatus with the seller/merchant name and or license number. If a check is used in the transaction, the check number and amount with the word used, pass/ok end, and or paid would display on the apparatus viewable screen waiting for the user to press/touch save/R button to record/save the used check/check number, signature and amount on the electronic checkbook. End user signature is embedded and or reside on electronic checkbook/apparatus by scanning from paper and or captured from signature pad. Or The check number can be automatically be recorded on the apparatus checkbook with the amount after the apparatus receiving the gateway signal. The check number can also be printed on a roll of check formatted paper or preformatted check paper. The device embedded accounts has the capability of update/download, VIA Internet and or at check in/out payment gateway and at pass through gateways. The device also has the capability of switching to and from/between various and or different accounts to pay or for paying with multiple accounts for a sole/select transaction. The said portable electronic financial apparatus has talk/voice capability VIA Internet and or is compatible only with a said portable electronic device carrying Internet voice/talk VIA Internet. End user will press/touch the various buttons illustrated in figures: #116 & #117 to perform and or complete the various tasks and or functions as cited above. When distribute on/in card format, some style would have embedded space for battery affixed to reside in/on the said card/apparatus. Credit card has the capability of carrying the Caribbean countries flag(s) and or Caricom countries flag. Transaction posted on the checkbook/said apparatus can be viewed later on by an end user. When DFT account is change/canceled, the unique Drone/exit number is not required to change/canceled. The hold button is press/touch to prevent the device from locking when used using multiple account to pay for a single transaction. The electronic checkbook/financial apparatus has the capability to carry school subjects names as or e.g.; math, English, Science and additional or other subjects related to school studies; and the subjects name become awake and display a page of the said subject

chosen when access, then display its hibernated personal organizer/date-book (P?O, P/D) to be viewed and used by end user when the menu button is press/touch and P/D button is touch/press.

Fig: 118 Figure: Shows a diagram with an Iei secondary number (Drone/exit number, card/check number), routing number, apparatus number and account number on an Iei and or other payment gateway when issued by a single issuer and the send/pay button is touch/press on the apparatus or when the drone or check number is inputted unto a gateway manually. The Drone/check number and amount; integrate on Iei network (payment gateway), then merge with the end user apparatus number and or issuer routing number in the background, which is unseen/unnoticed by to the merchant and end user/payer or hidden in the background. Then goes onto the merchant bank for processing. The numbers stimulate/popup from the database when a secondary number is entered correctly and is not yet used and or process and approved.

Fig: 119 Shows a diagram illustrating an Iei payment gateway using bundled numbers, when issued by multiple issuers. Bundled number with amount and or issuer routing number, apparatus number or bundled number and amount integrate on the remote electronic financial apparatus, electric checkbook apparatus (check)/card and or Iei Network, with the account number optional. Apparatus number and issuer routing number hidden in the background, then merge and or send/pass onto the merchant bank for final processing, when the send/pay button is touch/press.

~~Advantages: Disposable Financial Tools (DFT), their working lives are valid for a single use only to its unique number. When used, the secondary numbers automatically altered or lock from active duty on the private network and or banking system. If someone tampers with the Magnetic strip and tries to reuse them, they would be useless because the secondary numbers are no longer exist or working (dead). By tailoring DFT to a single use only, help combat fraud, identity theft and financial terrorism. If for some reason a DFT is fraudulently used, it is limited to a single use or purchase only. Disposable financial tools carry's unique number that other end user wouldn't have. If you used a DFT and someone gets the exit (Done) number and your pin number, it would be imposible to reproduce one with the following number. Done (exit numbers) does not run in numeral order unlike conventional check numbers. The serial and ATV number are used with Checkact to lock and unlock DFT. DFT have many advantages over a conventional credit card and check. The only advantage of a credit card is a single card for multiple usage. That makes it venerable for identity theft. A Credit card has many disadvantages. A Cardholder can be billed and rebilled multiple times with a single credit card by the same merchant for the same thing or many different things. An Internet Service Provider (ISP) is a prime example. A subscriber is billed every month with the same credit card, if that Subscriber shops at his ISP shopping site, he will be billed by his ISP without ever entering his credit card information a second time on the ISP web site. Sometimes he even billed for something he never order or purchase. Merchants with this type of power over credit cards holders can run up someone credit to the Maximum. A merchant have the power to enter any total amount offline, all he need is the holder's name and some times his address, card number, expiration date and an approval for the amount he enters. A disgruntled employee can walk away with your credit card information and make unlimited purchases untill the account is run out of credit and put your credit in financial disaster, or until~~

~~he is caught, just by using a single card. Using a check, it has to be deposited and cleared before you can get the funds. Or the entire check has to be scanned. Someone can write a bounce check and the payee have to pay for it. A check holder's signature can be forged. But with Disposable Financial Tools (DFT) the account holder have the option to choose when, and how many cash or credit amount he want to make available to the specific DFT by using Checkact which allowed you to lock or unlock a DFT. Conventional credit card and check does not have such privilege. DFT can be issue as an independent financial system or with a checking, saving, credit or any financial account. An electronic check with only the its magnetic strip scanned and not the entire check. An electronic check that does not display the its check number. Check is process and approved in front of the payer. A check that cannot be bounce or bounce free. Gift card system that comes pre-issued, giving the account holder the power and privilege to write his own gift card reception name and amount 24x7 on gift cards without the help or making a request to the issuer to do so. A Web card or IEI card that does not carry an issuer routing number and or the end user account number. A portable electronic apparatus with and or without remote function, carrying embedded unique numbers for saving, credit card, check book/check numbers and other financial account numbers, and none financial accounts that can also displayed on said device that cannot be duplicated. An electronic check that does not reveal account number and or issuer routing number.~~

The present invention has been described with each embodiment. It will be apparent to those skilled in the art would find various modifications to the embodiment, it is understood that the illustration and example has clearly describe the scope and spirit of the invention without limitation.



I Claim:

1. (Currently amended) ~~[The method]~~ An apparatus of A system for implementing such Disposable Financial Tools (DFT), comprising: the steps system of or with a payment processing system including a DFT/IEI payment gateway and or payment register for customer (DFTuser) entered to enter drone, check or exit number and billing data;  
~~for making payment and or purchase: a method in which using drone or queen and drone number (bundled Number) as a controlled function or system with single or multiple account or issuers, includes providing added numbers to financial accounts and or other accounts at less two sets of numbers; by adding DFT to an account and processing Disposable Financial Tools; DFT work and control the function of the payment and or charge back; in cash and or credit account, during the payment and approved process; when using An IEI and ISP card using~~  
a customer and merchant establishing an account with the issuer of disposable financial tools wherein customer account is using a checking, savings or credit card account to establish DFT account and the merchant account being using a deposit account to establish a DFT account; at least one a central number as or a primary number (public key/ (Queen/Q number) is assign to the issuer of the customer checking, saving or credit card account routing (ABA) number on the DFT/IEI network database; and unique/ wherein a specific working life numbers (drone, exit, E, sleek, secondary numbers) is assign to the customer account; and printed on check style formatted cards wherein when come together they form a bundled number (queen and drone number); and wherein the bundled number and or drone number are printed and distributed on check style formatted cards and or cards carrying the Caribbean countries flag and or Caricom countries flag or and—an a distributed on a portable remote electric financial apparatus as in the form of drone number, exit number and bundled number;  
a private network (Iei/DFTnetwork) with at least two database for housing customer drone and bundled number and the provided establish financial account number that would be billed when a customer used a drone or bundled number. which is a secondary number; such as (June drone/exit, E number and or check/sleek number) is a number that becomes active, dead and or disabled in an account; DFT is distributed in check style formatted cards system and or on a portable remote financial apparatus format; card has the capability of carrying the Caribbean countries flag and or Caricom countries flag portable

~~electronic financial apparatus can be used for multiple accounts and or multiple issuers, with the capability of having its primary and or secondary number(s) scrambled/encrypted: the said device also portable electronic financial apparatus has or having capability of having Internet access update/download and voice/talk VIA Internet; checks are displayed with payer signature automatically on embedded check residing in/on the electronic checkbook; To make a payment is made, When the using sleek number, drone number (exit/E number), Queen and Jone Drone number (bundled number), when integrate or come together to carry out a transaction, after stimulating with at less the 3 to 4 a three to four digit number representing the issuing bank/lender on IEI network; by merging and or integrating on the IEI network (payment gateway) and then merge sent into/onto or the Banking system (merchant bank), when the unique exit number is equal to or is the same and or matching the sets of specific numbers with those on the IEI network and or on in the banking system, or in the IEI network, after submitting on a web template/payment gateway will and authentication is approved; the Drone (exit/E number), bundled number and amount integrate on Iei payment gateway (network) or with the apparatus number and or issuer routing number; or whenever the Exit (jone Drone) numbers (bundle number) are marching the routing (ABA) number, account number, or PYN and other secondary numbers (ATV, Sleek number) that are on the banking system and or IEI network, it, the unique E number, exit the account as a dead or none working number; Processing Disposable financial tools with control function: for exit number (Jone Drone number, sleek number and check number) after gaining access, process and approved; they become disabled and altered or drop off or lock and exile automatically from active duty on/in the account, banking system and or IEI network; as a built in safety; in order to prevent DFT with the same sets of secondary or exit number from gaining access to the account, banking system and or IEI network again; IEIcard holder making purchase without reviling revealing his account and or issuer routing number to the seller, and requesting payment with the IEIcard issuer lender/bank on behalf of the Licensee or merchant: IEI card does not carry issuer routing number and end user account number; Queen number is made up of the Routing number, transit number and PYN. The Drones number (secondary /exit number) is a Serial or an ATV number purchaser can view merchant IEI Card Web template license number and register ID: sleek check work 50% like a check and 50 % like a credit card, when using a Sleek Check (midget check), none deposited disposable electronic check (NDDCE) or Avycheck (advance check); sleek check number is reviled~~

revealed after processing; the method in which a check and credit card look alike, with a magnetic strip and does not requires a payee signature or an endorsement at the back in a transaction, but carries a unique number call a sleek number unlike a check number hidden under the magnetic strip; sleek card in disposable form; primary (sleek-P) and sleek gift card (sleek-G) bearing the account holders name as an option; Sleek-P does not display a figure amount unlike Sleek-G; But sleek-G carry's up to 5 five usages which can be optional, with it cash or credit balance displaying on screen or in front of a cashier where when used; end user placing a mark in the used/void box after a DFT is used; DFT integrated with cash and credit account; a special card (DFT) is used for Telemarketing purchase; drone and or bundled number has the capability to be added to conventional check and or checking system; and payer/end user signature is added or written onto the electronic check/checkbook and or apparatus automatically; DFT accounts also have the capability to be distributed in or as a plan system (format) to end user and or as with a single or multiply accounts

2. (Currently amended) [The method of] An apparatus for a implementing Disposable Financial Tools (DFT), as recited in claim 1, wherein said drone number or queen and Drone number; wherein queen number is embedded in said apparatus activated by a user (bundled number)-at less two sets of numbers are used in making payments or purchase as or with a single or Disposable Financial Tools, using multiple accounts issued by multiple issuers and or multiple issuers an-IEI and ISP card using a 3-to-4 three to four digit number to representing the issuing bank or lender on IEI/private network said three or four digit number is a queen number; when a Queen and Drone number; and the way in which they work using a specific number; the Queen and drone number (bundled number) and or wherein a drone number entered by end user must be or-being the same and or exactly equal to the matching number those on the IEI/private network and or Banking system network or must matching those on the Banking systems in order to be approved and in order and or for the drone (exit) number to be place in inactive mode exit the account on the IEI/private network and or the banking system network; wherein

sleek check works 50% like a check and 50 % like a credit card in order to access its account without the payee and the payer does not endorse the check it, neither deposit it in order for the payee to be paid;  
a sleek check gift card pre-issued to account holder and account holder writes recipient name and amount;  
a gift card expiration date that is issued on the card by the account holder, instead of the account issuer;

~~Sleek G card, where by the cashier can see how many times the card has been used and total amount used; The cashier cannot exceed the amount written on the Sleek G, if the primary holder activates it, using Checkact; when an IEIcard holder making a web purchase, the purchaser himself is the one that makes the charges or request for payment with the IEIcard issuer or lender on behalf of the Licensee or merchant; The merchant does not store up IEIcard Queen or Drone numbers and or does not have any access to the IEI user account secondary number on the lender network, or lei card system or web site. IEIcard ISP is used for quarterly billing, anytime one is used, the holder will be billed automatically three (3) times for the same amount.~~

3. (Currently amended) The method of An apparatus for with an lei/web card that display it an exit number that would be entered on a web template payment gateway; showing wherein a purchaser or said apparatus user can view the merchant license number and or other form of identifying the a merchant on an lei/other payment gateway with their phone number and address of the licensee (merchant); wherein a user can and or check to see if it is the authenticity genuine of the license and or ID number of the merchant/payee on the Internet; And or the process where by wherein merchants has have the capability to choose the license and or other form to identify them on IEI/private payment gateway/network, using numbers or combination of letters and numbers to obtain said license/merchant or payee ID and or have the license merchant or payee ID (LMI/LMID) assign to them.

4. (Currently amended) The method of An apparatus for implementing Disposable Financial Tools (DFT) as recited in claim 1, wherein said by adding DFT to an account and processing Disposable financial tools: the account number is not displayed with the exit number or using a control function: that when secondary numbers (unique numbers) such as Jone drone/exit number and sleek/check number, gain access, process and approved, they become disabled/unused in activate and altered or drop off and or lock and exile automatically from active duty in the account an electronic web card said card is a digital web card; wherein said apparatus is an electronic financial apparatus that carry an embedded and electronic checkbook said check checkbook is a web checkbook apparatus for carrying out internet transaction by user entering the drone or bundled number and or check number manually from said electronic financial apparatus onto the IEI network payment gateway and or banking system network as a built in safety in order to access a cash and or credit account for payment or charge back in an order to prevent a DFT with

~~the same sets of secondary or exit number from gaining access to the banking system and IEl network again; thus making Drone (exit/E) number accessible and or working life valid to its unique number for or during transaction; Disposable financial tools (DFT), has the capability to be added to /on conventional checking system account/check; by placing bundled and or Drone number on conventional check; But the bundled and or Drone number will be is entered manually from said electronic financial apparatus or check style formatted card, electronic Web card and or scanned onto Iei payment gateway and or other gateway from paper/conventional check: to carry to carrying out internet transaction without using the account issuer/bank web site as a payment gateway and or as an entry point to a payment gateway. the entered Drone number, amount and or apparatus number integrate on Iei network, then the account number and amount or account number and or Drone number and amount are pass or sent onto the merchant bank and card or check Interchange system, then goes onto card/check issuer for final processing.~~

5. Disposable Financial Tools (DFT) (Currently amended) The method An apparatus of for a sleek check, to working 50% like a check and or 50% like a credit card in order to access its account comprising: a the sleek check (midget check) without the payee and the payer does not endorse endorsing the check it, neither payee deposit it in order for the payee to be paid; a the midget check (sleek check) with magnetic strip covering its financial data; wherein a the sleek check and or gift card (sleek card Gift card ) pre-issued to an account holder and for account holder to reissue and or writes the recipient or third party name and dollar amount on the check or card; wherein a the gift card/gift check (sleek G) expiration date that is issued on the card or check by the account holder instead of the account issuer; disposable financial tools (DFT) wherein the sleek check has the capability to be added to /on conventional checking system account/check by placing bundled and or Drone number on conventional check; implementing Disposable Financial Tools (DFT), as recited in claim 1 2, wherein as said drone, queen and or Drone (bundled number) at less two sets of numbers are used in making payment and or purchase as/with Disposable Financial Tools; IEl card issued as a unique standalone system, only the unique/specific exit number and amount is entered in a transaction; if issued by multiple issuers, a bundled number would be entered with the amount: when end user submit a Drone/ bundled number and amount, it integrate with the account number and issuer routing number and or, apparatus number and or account number in the background which is unnoticed and unseen to the end user and merchant on IEl

network (gateway) and or other network, then merge into the banking system/merchants bank: as explain in figure: 115 using multiple lenders, the bundled numbers integrate on the private network (IEI network) with the issuer or lenders routing number, then merge the exit number and amount, issuer or lender routing number and the account number or link on IEI network and then onto or with the payment gateway into the banking system; DFT can be architecture for process only on IeI network (private network) or on an electronic payment gateway without going into the banking system; using a single set of DFT with multiple accounts and or end user using account type when entering a bundled, drone or exit number: by end user enter entering name and address, then amount paying or transaction amount with a bundled or Drone number; when process and approved, IeI network or payment gateway would send the transaction amount and financial account number end user subscribe with or provided for billing to or with a merchant bank to get into the banking system: the process of processing DFT; thus carrying out transaction with queen and exit number; without the end user revealing his account number to the seller or Web site; using an IEI and ISP card; And as said in claim # 1 Disposable Financial Tools with payment process and web card that doesn't does not reveals the account number in Internet transaction; only end user specific card number (exit number) would be reviled to merchant in a transaction using IEI payment gateway said sleek check/ card card or DFT check style formatted card is charge back by reentering the sleek/check number, bundled Queen and or Drone number with the transaction amount and or approved number as an option; Disposable Financial Tools, gift card system with its cards pre-issued to account holders; wherein a the gift card from a the financial account issued or reissued by the account holder and retain its value until first use; a used or void box printed on it/DFT for cashier to check void/used when card/check is used; give required only the account holder is required the power or control to write gift card receptions recipient name and amount 24x7 on the gift cards with a signature option without the help or making a request to the issuer to do so. that have a single working life, when used to make a purchase or other transaction, it cannot be reused to make another purchase or redeposit

an accountholder activating the dollar amount with the sleek card gift card number using a phone, ATM and or the Internet wherein an account issuer of (DFT) would pre issue each financial account with at least one sleek gift card to the accountholder; wherein the person receiving the Sleek-G will write his signature next to authorized signature said a Sleek-G (gift card) is used until the value is used up without any penalty

added for none usage and or card comes with a pre value amount set by the account issuer, in blank form or without a dollar value amount added to the card when pre issue to an account holder.

6. (Currently amended) ~~Where as said in The method for implementing Disposable Financial Tools (DFT), as recited in claim 1, wherein the A portable electronic financial apparatus with has or having capability of Internet access update/download and voice/talk capability VIA Internet and with or without remote function comprising the steps:~~

~~carrying embedded unique financial numbers for savings credit card, Web card, check book/check numbers and or other account numbers; wherein the said unique financial numbers/some of the numbers can be are displayed on the said device such the said device financial apparatus and or payment gateway that has capability a two-way to exchange information with each other and communication (transmitter and receiver) update VIA Internet, PC, payment register gateway and or other check in/checkout gateway; wherein end user will enter also has the capability to put in/insert the total/value amount purchase/paying (paid) and or deposit amount on the said remote apparatus/remote checkbook device apparatus before and or after the device apparatus sends the Drone/exit, bundled, check, and or other numbers to the payment gateway/register and or other check in/checkout gateway/register; wherein automatically receiving/sending the purchase amount to or from will automatically be received/send back onto the said end user portable electronic financial apparatus with the seller/merchant name and or license number (ID); wherein if a check/card numbers is used in the transaction, the check number and or the word used, end, and or paid would/may display on the apparatus viewable screen waiting for the end user to press/touch the save/record (S/R) button to record/save the used check/check number and the cash amount purchase/paid on the portable electronic web checkbook apparatus, depending on the version;~~

automatically recording the check number and amount will automatically be recorded on the portable electronic web checkbook apparatus remotely or remote electronic financial apparatus checkbook; with the amount wherein the clear/remove (C/R) button is press/touch to clear the viewable screen and or used Drone (exit/check) number some said apparatus the device also has the capability of going into hibernated mode or shut-off sleep mode after pay/sent is press or touch; wherein if the hold button is not touch/press before pay/sent is touch/press Drone and or bundled number can be added to existing/conventional check and or system the said remote electronic financial apparatus is a portable electronic financial apparatus

having the capability of Internet access update/download and voice/talk VIA Internet with or without remote function.

7. (Currently amended) ~~As said in claim 1, The A method for implementing such Disposable Financial Tools (DFT), according to claim 1, further comprising the steps of a payment processing system when wherein the step of secondary (exit) number, or DFT is to be entered on the a payment gateway/register and or other gateway to be viewed by the a merchant the primary in order for the central account numbers to are be unseen by the merchant and end user and or hidden in the background and or allowing it to be then stimulated/popup from the database when a secondary (drone or bundled) number is entered correctly with the user name and or when an electronic data capturing (EDC) software is used and or with DFT if a payer signature is embedded/reside on electronic check (electronic web check) /checkbook apparatus and or portable remote electronic financial apparatus/portable devices with a check display on screen, with payer signature and issuer name depending on version/type of said checkbook or apparatus, when check button is press/touch; signature is place on the said apparatus at signup using a any device and various or method. e.g. scanned from paper and or electronic signature sheet/pad (device) or method~~

8. (Currently amended) ~~As said in claim 1 The method system for accessing a payment gateway implementing with Disposable Financial Tools (DFT), as recited in claim 1, wherein DFT is distributed in check style formatted comprising the steps of card system and or on comprising the steps:~~

~~having access to a payment gateway processing system giving access to with using a check style formatted card and or a portable remote electronic financial apparatus with an embedded/reside software enabling the exit number on the portable remote electronic financial apparatus to display for transaction;~~

~~and enabling payer signature when using a check on a portable remote electronic financial apparatus; format or the process in which lei~~

~~secondary number (Drone/exit number card, check number) and or bundled or other financial account number and a using the control function on the said device (portable remote electronic financial apparatus) are distributed on or in a with check stile style formatted card system and portable electronic financial apparatus with/without remote function; and the way in which they work and or by which an end user take the said secondary/exit (drone) number from a portable electronic apparatus display/ viewable screen to carry out a transaction; by pressing and or touching I/W, card/check and or pay/send button on the said~~



~~apparatus; sending/submitting and or causing the Drone number to hibernate and or become in active activate after a transaction is completed: double processing of check, Drone/bundled and or other account number to integrate drone and bundled number on lei/DFT (private) network for a/the first processing; and or banking network wherein then the numbers are merge/sent into to the merchant bank for second/final processing or banking network.~~

9. (Currently amended) A ~~The method system of for implementing Disposable Financial Tools (DFT) as recited in claim 8, wherein said DFT is distributed in using distributing DFT, comprising the steps on check style formatted card with third party AD (advertisement) or having third party ad on a financial card of and the said third party Ads are not limited to financial company wherein DFT card(s) is/are not limited to a single drone or bundled number on the/ a card(s) the said card comes in a charge back system and or on a portable remote financial apparatus format using DFT in on with paper and on in plastic form with a check style formatted card system, and or embedded on a portable remote electronic financial apparatus device and or other a wherein said apparatus is a hand healed portable apparatus devices with financial account numbers such accounts as checking account, credit card account, and saving account used in person or on the web to carry out Internet transaction wherein said transaction is carrying out transaction without ever displaying the user account number and or routing number of the issuer during in the transaction or process neither in a charge back process or in which wherein disposable financial Tools (DFT) are charge back to an end user financial apparatus or account when a cashier /merchant open the payment gateway using return key or other form on the device and or entering the drone or bundled number wherein user would turn on his device and pressing/touching used button and to scanning the device for the drone or bundled number, merchant name, transaction amount and date, when found customer/user would press/touch send to send the said drone or bundled number, amount of the transaction for processing; account payer making request to his account issuer to charge and or transfer payment amount from his account to licensee or merchant account unlike cash transfer transaction;~~

~~the said portable remote electronic financial apparatus have the capability of embedding a battery affixed or non-affixed to the said electronic Web card, checkbook/ apparatus wherein the a financial card having the capability of carrying the Caribbean countries flag(s) and or Caricom countries flag and on an portable remote electronic financial apparatus wherein the said checkbook/ apparatus carry's a hibernated personal~~

journal/ hibernated date-book with calculator, menu program select button is press/touch to access the hibernated personal journal the said journal also has the capability to carry school subjects names as math, English, Science and additional or other subjects related to school studies;

apparatus also has the capability/process where by end user and or account issuer/distributor can enter/insert an apparatus unique number and financial issuer Iel assign network number(s) or Iel assign routing number(s) allowed end user to choose the word/number and or words and numbers as/for apparatus unique number/license or unique number/license may be assign by distributor wherein when an issuer or lender Iel assign/routing number is entered on an electronic checkbook, electronic Web card and or portable remote or none remote electronic financial apparatus prompting the bundled, drone and or checks numbers would automatically start from a standardized set method or per-issuer.

10. (Currently amended) ~~Where as said in claim # 4 A The system method for~~ An apparatus implementing Disposable Financial Tools (DFT), according to claim 1, further comprising the steps of using a checking, saving and or credit card account with disposable financial tools, wherein the said apparatus is on an electronic checkbook a portable remote or none remote electronic check financial apparatus and or electronic Web card /credit card with DFT (Disposable financial Tools) process with its numbers used in person and or manually entered offline and putting in /inserting on a payment gateway or register on the web; wherein drone number working life is valid to its uniqueness in a transaction; when a check is used from a portable electronic checkbook or an electronic Web card /credit card with a the drone or bundled number (DFT) or a saving and or other financial account on an apparatus and automatically debited its self or manually debited/posted on said apparatus before an end user can have access to used another check/Exit (Drone) number and or in another transaction.

11. (Currently amended) ~~Where as said The A method of for using or placing DFT in on paper and or plastic with or in a check style formatted card that can be remove individually that allowed system as recited in claim 9, by using DFT on the said device, financial apparatus end user to reduce time entering excessive numbers and or writing check in /for a transaction by entering only the Drone/bundled and or check number and or pressing or touching pay/send button on the said electronic apparatus: a method in which making transaction can be done with using as little as three (3) digits without ever entering the an account number and or issuer name on a payment gateway.~~

12. canceled.

13. (Currently amended) ~~As said The method system method~~ An apparatus for implementing Disposable Financial Tools (DFT), as recited in claim 1-8, process by wherein said payer/end user signature, to be is added or written onto the an electronic web check comprising: on

an checkbook and or electric financial apparatus wherein electronic web checks are written and debited/posted automatically onto the said electronic checkbook apparatus and or manually the putting in/insert of the purchase and or payment value/amount on the electronic check/checkbook and or on said portable electronic financial apparatus for future record using its in put pad and as a form of offline registering of purchases and or payments on a portable electric checkbook apparatus and or a form of purchase and payment on lei payment/purchase gateway after receiving the payee's name and or license number wherein user by pressing save (S/R), debit, Web (w/I) or used, for the used check/Drone number to be debited on the said electronic checkbook/financial device/ apparatus and or to be cleared;

checks are used in transaction without end user entering the issuer routing number and or his account number wherein after the cashier enter the transaction amount on the payment gateway for end user to will press/touch the pay/send button to submit/send Drone/bundled number and or scanned/retrieve the amount on his said apparatus with the merchant name and or license number to on/from the payment gateway/register would displaying on the said device send sending the Drone/bundled number unto the payment gateway/register; such

the said electronic checkbook financial apparatus has the capability to awake and display its hibernated personal organizer/date book journal to be viewed and used by end user when the menu button is press/touch and P/D button is touch/press conventional checks are used to carry out internet transaction by adding/using a Drone/bundled number on the checks without using the account issuer/bank web site as a payment gateway and or as an entry point to a payment gateway and without entering the Issuer routing number/user account number.

14. (Currently amended) ~~Where as said in claim #6 The method system method for implementing Disposable Financial Tools (DFT), as recited in claim 6, wherein the a portable electronic financial apparatus comprising: the steps according to claim 6. has or having capability of Internet access update/download and voice/talk capability VIA Internet is a portable electronic apparatus with remote~~

~~function further comprising the steps of carrying single and or multiple financial accounts from multiple issuers with the capability of adding new accounts and or updated/downloadable function; And~~  
 when used in the form of a ticket/pass, it can be updated at the said check in/out gateway and or PC VIA Internet wherein end user also has the capability of switching to and from/between various and or different accounts to pay or for paying with multiple accounts for a single sole/select transaction;  
 the said portable electronic financial apparatus having talk/voice VIA Internet capability is compatible only with a said portable electronic device carrying ~~Internet~~ voice/talk VIA Internet and or none Internet voice/talk architecture device;  
the said financial apparatus also has the capability for the payee payer name, license number and or amount to be automatically being scanned/ put in/inserted in various forms wherein the hold button is press/touch to prevent the device from locking or going into sleep mode when used using multiple account to pay for a specific/sole transaction.

15. (Currently amended) The ~~process~~ method for of implementing accessing Disposable Financial Tools (DFT) on a portable remote electronic financial apparatus comprising: ~~the steps by~~  
 pressing and or touching Web (W/I) and or other account buttons after the device (portable remote electronic financial apparatus) is unlock and or access is gain; the  
 type of account is chosen/check, allowing the viewable screen ~~would~~ to automatically display a check with account holder signature and or a issuer routing number apparatus number and Drone/bundled number from the any said account chosen to be used on the Web and or with telemarketer as an offline purchase; and or to enter manually put in/inserted manually on an Internet payment gateway/payment register;  
 after the number has been used, end user would press/touch the used or S/R and or other button;  
 the device will ask to enter payee name/license number;  
 end user will enter payee name/license number and press/touch save (S/R) to keep a record of the transaction.

16. (Currently amended) ~~As said in claim #1 A The method of A system~~ The method for implementing Disposable Financial Tools (DFT), as recited in claim 1, is carrying out and or making financial transister ransaction transaction secure comprising: the steps fraud proof and or easy to be use with confidence

~~without worrying about your account number been fraudulently been used; on a portable remote electronic financial apparatus; by adding at less two sets a using is to have queen~~  
bundled and or Drone of numbers to access financial account without entering the account number;  
 wherein ~~or using D and Q number(s): a primary number (Central/ Queen Number) and a secondary number (Drone/ Exit Number) to form disposable financial tools (DFT) the said queen/Q bundled number and Drone/D numbers are embedded/implanted with out the various accounts in/on the said portable remote electronic financial apparatus and the lei payment gateway or register and or issuer or lender: issuers has the capability of having multiple Queen numbers.~~

17. (Currently amended) ~~Wherein said in claim # 14 The method for of implementing Disposable Financial Tools (DFT), comprising also of the steps:~~

~~using the said making an a portable remote electronic financial apparatus, to be used in a transaction as or making it a simple use apparatus comprising: the steps with credit~~

an electronic Web card and or checking account/check book or other financial account using DFT; wherein the end user would point/display the device towards a payment gateway at check out, capturing the RFID/infrared signal from the pointed gateway/register and or to capture merchant number/license from the said pointed payment gateway with the gateway/register number onto the remote electronic financial apparatus wherein said apparatus and or the other payment gateway/register, to register reads

~~when this is done the drone/bundled number under black light and or none black light from the said apparatus goes on standby the said device (apparatus) indicates by displaying a light and or the word logon, ready/set; wherein end user will press and or touch the pay/send button to send or submit the encrypted and or scrambled check/check number and or card, Drone/bundled number to the payment gateway/register and or other account on the a said check-in/check-out gateway or register apparatus.~~

18. (Currently amended) ~~As said in claim #6 The method for of implementing Disposable Financial Tools (DFT) using a portable electronic device or An apparatus carrying a passport, and drivers license and or other photo ID embedding embedded in it the said device or having an a portable electronic financial apparatus carrying Government and or other photo I.D on the said portable electronic financial apparatus at a for checking in/check out gateway and or at a check point; wherein would on a drone/bundled number register and the device display end user picture and ID number on the specific government and or~~

organization viewable screen; wherein the said portable electronic financial apparatus DFT numbers or check style card formatted card system DFT drone/bundled numbers are used in the purchasing and or refilling of Government pass or ticket, such as Metro cards, and other cards and or pass VIA Internet by entering the card or used card number, partly used card number or Metro card number(s) and or with the option of the expiration date or to purchasing purchase and or refilling the said card or pass or adding monetary value via Internet to a card or on a card used as a pass or ticket and of Government pass or ticket and or none Government pass and or ticket; wherein user by entering ticket or pass number and or ticket/pass number and expiration date VIA Internet; ticket or pass not limited to check in or check out gateway; wherein user purchasing to purchase and or access by refilling cards, Metro cards, tickets and or pass one must have an existing card or used card, Metro card, ticket or pass in order to add monetary value to the said ticket, pass or card. or Metro card

19. (Currently amended) ~~A system~~ The method for implementing Disposable Financial Tools (DFT), as recited in claim 18, wherein said in claim #1 using a portable electronic device, or portable electronic financial apparatus carrying unique or specific DFT numbers, embedded with multiple financial accounts; using queen and or Drone number to carrying out unique secured transaction that can not be duplicated comprising: the steps the said device apparatus also  
using check style formatted cards or cards and or electronic financial apparatus (portable remote electronic financial apparatus) that carry a unique specific number to identify the said device (portable remote electronic financial apparatus) that carry the embedded financial account with their unique queen and or Drone number; wherein the said portable device has the capability of architecture and or enabled for carrying talk/voice VIA Internet the said device also has the capability of having standalone voice/talk VIA Internet portable device having talk/voice originated on the Internet.

20. (Currently amended) ~~A system~~ The method for implementing Disposable Financial Tools (DFT), where as said in claim 1, and #17 comprising the steps:  
software capable of operating financial account, voice software, server software, device system software, WI-Fi software for remote communication;  
a computer for depositing payer user and merchant depositor financial number, queen and drone numbers for a payer and payee or merchant;

a software architecture a method in which of implementing a system to for preventing multiple payments  
on or during checkout/check-in payment gateways and or card registers readers on a local area network  
(LAN) from reading registering and or capturing the same signal/drone or bundle number together and or at  
the same time, from a/on the same single portable remote electronic check/checkbook, and or electronic  
Web card /credit card device and or portable remote electronic financial apparatus or and when used as pass  
at checkout/check-in with drone and bundled numbers; comprising of: a computer for depositing queen and  
drone numbers for a payee and payer or merchant is to have wherein the checkout/check-in gateway or  
payment gateway or card register and LAN database architecture to received and or captured and received a  
unique Drone/bundled number only once, from the said unique apparatus with its or with its apparatus  
number; so wherein when a payment gateway/register captured and or received a Drone/bundled number,  
the rest of the gateways/register on the said LAN are unable to register or record the same unique specific  
Drone/bundled number or a number that is already taken/captured, registered or received by another  
gateway or register on the same LAN used as a pass or ticket with a-unique specific working life for  
drone/bundled or DFT number in transaction; has the capability to be architecture for use on multiple  
gateways with or without time set and or different LAN; and or is to have the electronic check apparatus an  
electronic Web card or portable financial apparatus display and or pointed towards the/a specific  
card/check register/payment gateway displaying its RFID/infrared signal that is displayed/point to the said  
payment gateway and or card-reader payment gateway/ card(check) register door and or in a laser like and  
or RFID/infrared form wherein when the two device operating system is the same is or when the  
corresponding signal from the said devices is are compatible, same/matching and or correct with/to the  
payment gateway and or card/check register reader signal; the payment gateway door will would  
automatically open/unlock to receive the Drone/bundled number from the said device/ electronic financial  
apparatus; wherein after the Drone/bundled number has been read captured/collected and or send from  
under black light and or none black light on the said portable apparatus system;  
the display viewable screen would show the word, read, done, ok, pass, fail or a light would be turned turns  
on automatically on the portable apparatus with green for ok and red for fail; the user would press/touch  
ok/send button to clear the viewable display and or S/R for the Drone/bundled number to automatically be  
debited/posted on the checkbook and or on the said device, or portable remote electronic apparatus;

wherein when checking in/out and card/check register/gateway is in use with a Drone/bundled number the said gateway/register does not capture/hold incoming and or other Drone/bundled numbers unless the current numbers that it hold's/captured, receive a sent send (pay) submit signal or other signal from the current said electronic Web card, checkbook apparatus the said financial apparatus screen is cleared when send/pay and or clear is touch or press then switching back to main menu automatically. ~~when distribute on/in check style card format some style would portable remote electronic financial apparatus may have the capability of embedding a battery affixed or non-affixed to the said electronic Web card, checkbook/apparatus; the a financial card has having the capability also of carrying the Caribbean countries flag(s) and or Caricom countries flag, in paper, plastic and or electronic form; the said checkbook/apparatus carry's a hibernated personal planer organizer/ journal/ hibernated date book with calculator; menu program select button is press/touch to access the hibernated personal planer organizer journal; the said journal also has the capability to carry school subjects names as; math, English, Science and additional or other subjects related to school studies; apparatus also has the capability/process where by end user and or account issuer/distributor can enter/insert apparatus unique number and financial issuer Iel assign network number(s) or Iel assign routing number(s) Such system will allowed end user to choose the word/number and or words and numbers as/for apparatus unique number/license or unique number/license may be assign; when issuer Iel assign/routing number is entered on an electronic checkbook, electronic Web card and or portable electronic financial apparatus; bundled, drone and checks numbers would automatically start from a standardized set system method or can be assign per issuer~~

21 (Currently amended) The system for Disposable Financial Tools (DFT), comprising the steps:

a computer network having payment gateway entry points, that allows a user to access the system with a Drone (exit number), and or bundled number that is in active mode on the system wherein user do not logging to his account to carryout transaction;

database for depositing and or holding user drone and bundled numbers, establish financial account number, encrypted software, system operating software that associated with a user portable electronic financial apparatus carrying an electronic checkbook, and or electronic Web card allowing the portable remote financial apparatus and the payment gateway to communicate with each other; wherein said the payment gateway sends out a signal with its gateway or register unique number and or the payee name and



or license number to said portable remote financial apparatus wherein ~~when the~~ signal is received/captured (pickup) by the hand held financial device or apparatus (portable remote financial apparatus); wherein it displays its readiness to engage with the payment gateway by displaying the payee's name and or license number and or drone/bundled number, or a light/word(s) ready to send or send/pay; wherein end user will touch/press pay or send button to send the Drone (exit)/bundled number onto the payment gateway or register and or check in/out gateway or register.

The present invention has been described with each embodiment. It will be apparent to those skilled in the art would fine various modifications to the embodiment, it is understood that the illustration and example described herein may be combined with other embodiment(s) described herein and has clearly describe the scope and sprit of the invention without limitation.

### **Disposable Financial Tools:**

#### **Abstract of the Disclosure:**

A method and system for implementing disposable financial tools (DFT), with checking or credit card account is effected by customer and merchant establishing an account with the issuer of disposable financial tools. Internet transaction is carried out, by entering customer name, address, a drone or bundled number from a check style formatted card, remote electronic financial apparatus and transaction amount. Over the counter transaction is carried out by scanning or swiping customer card and point the apparatus towards a payment gateway reader at check out, capturing its RFID signal automatically then displaying a light or word ready/set. Customer press a button submitting the encrypted drone or bundled number onto the payment gateway to DFT network database for approval, if approved drone number, amount and or checking or credit card account is sent to the merchant bank without revealing or displaying account number during purchase or charge back transaction.

**Remarks**

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Please accept the amendment to the claims, specification and or drawings.

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